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HUNTON & WILLIAMS LLP
INTELLECTUAL PROPERTY DEPARTMENT
1900 K STREET, N.W.
SUITE 1200
WASHINGTON, DC 20006-1109

EXAMINER
SOREY, ROBERT A

ART UNIT	PAPER NUMBER
4194	

MAIL DATE	DELIVERY MODE
04/02/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

PTOL-90A (Rev. 04/07)

	Application No.	**Applicant(s)**
	10/620,429	CADIGAN ET AL.
Office Action Summary	**Examiner**	**Art Unit**	
	ROBERT SOREY	4194	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _17 July 2003_.
2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.
3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-36_ is/are pending in the application.
    4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5)☐ Claim(s) _____ is/are allowed.
6)☒ Claim(s) _1-36_ is/are rejected.
7)☐ Claim(s) _____ is/are objected to.
8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.
10)☒ The drawing(s) filed on _17 July 2003_ is/are: a)☒ accepted or b)☐ objected to by the Examiner.
    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
    a)☐ All   b)☐ Some * c)☐ None of:
      1.☐ Certified copies of the priority documents have been received.
      2.☐ Certified copies of the priority documents have been received in Application No. _____.
      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)
2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3)☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.
5)☐ Notice of Informal Patent Application
6)☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 103

1.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

2.   Claims 1-7, 9, 11-15, 17-26, and 28-29 are rejected under 35 U.S.C. 103(a) as

being unpatentable over U.S. Patent 6,343,271 to Peterson et al. in view of U.S. Patent

Application Publication 2003/0167220 to Schoen et al.

3.   As per claim 1, Peterson et al. teaches an automated system for managing

insurance information and processing insurance claims, the automated system residing

on a host server and comprising (see: column 3 line 66 through column 4, line 5):

        --means for capturing and maintaining disablement information (see: column 8,

lines 50-60) including a network interface and a user interface for capturing the

disablement information (Fig. 2, ele. 32)(see: column 2, lines 1-4; column 3 line 66

through column 4, line 5; column 6, lines 64-66; column 7, lines 44-56; and column 14,

lines 16-31) and a database for storing the disablement information (Fig. 2, ele. 28; Fig.

4, ele. 28 and 50; and Fig. 10, ele. 236 and 240); and

        --processing tools for processing the disablement information, the processing

tools comprising a benefits calculation engine for determining benefits payable (Fig. 1,

ele. 20)(see: column 6, lines 48-63),

        Peterson et al. fails to specifically point out:

the benefits calculation engine comprising a plurality of formulas, each formula

corresponding to specific disablement information, wherein the benefits calculation

engine calculates benefits for multiple reimbursement products available for multiple

disablement scenarios.

However, Schoen et al. teaches a system "to enable disability issuing insurance

carriers….to perform data processing, calculation of coverage and or benefits, premium,

and/or other consideration, record keeping and other requisite functions attendant to

offering and administering group or individual disability insurance" (see: Schoen et al.,

paragraph 39); furthermore, it is possible to "set up multiple plans based upon different

participation criteria" and the "system must be capable to tracking each plan separately

yet combine them for various purposes" (see: Schoen et al., paragraph 258). It would

have been obvious to one of ordinary skill in the art at the time the invention was made

to combine the teachings of Peterson et al. and Schoen et al. with the rationale of

providing the proper financial means to implement an insurance policy and to allow

"insurers…to customize reports based upon different combinations of plans" (see:

Schoen et al., paragraph 258).

4.   As per claim 2, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 1, and further teaches:

--the processing tools further comprise benefit payment processing tools for

paying benefits calculated by the benefits calculations engine (see: column 1, lines 8-

15; column 4, lines 60-65; and column 10, lines 7-16).

5.   As per claim 3, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 1, and further teaches:

        --the processing tools further comprise claim management and plan loading tools

for updating the benefits calculation engine (see: column 8, lines 48-64).

6.   As per claim 4, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 1, and further teaches:

        --the processing tools further comprise customer service tools for collecting

provider data, conducting claims inquiries, and facilitating new claims setup (Fig. 2, ele.

30)(see: column 6, lines 15-20; and column 9, lines 18-25).

7.   As per claim 5, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 1, and further teaches:

        --the processing tools further comprise claim adjudication tools for tracking

financial adjudication data (Fig. 4, ele. 48)(see: column 9, lines 46-50).

8.   As per claim 6, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 1, and further teaches:

        --the processing tools further comprise expense payment and adjustment tools

for processing reimbursement vendor bills, separating benefits from expenses, and

remitting fees for multiple transactions in a single transaction (Fig. 1 and 4)(see: column

8, lines 55-59; column 8, line 65-column 9, line 16; column 9, lines 17-35; and column 9,

line 62 through column 10, line 16).

        Note that Peterson represents the benefits and expense/payment modules

separately in the drawings, and that the adjudication and banking functions read on the

accounting aspects of applicant's invention including: reimbursement of bills, separating

accounting functions, and reimbursement of multiple transactions via a single payment,

all of which is old and well known in the art at the time the invention was made.

9.   As per claim 7, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 6, and further teaches:

    --the expense payment and adjustment tools further comprise means for applying

payments by claim to benefit and expense accounts (see: column 2, lines 1-14).

10.   As per claim 9, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 1, and further teaches:

    --claim and financial reporting tools for performing financial reporting, claim

valuation, statistical analysis, partnership reporting, bank reconciliation (see: column 10,

lines 1-6), and check writing (see: column 2, lines 1-14).

    Peterson et al. fails to specifically point out the unmapped limitations; however,

Shoen et al. teaches financial reporting (see: Shoen et al., paragraph 258), claim

valuation (see: Shoen et al., paragraph 169), statistical analysis (see: Shoen et al.,

paragraph 27), and partnership reporting (see: Shoen et al., paragraph 258).

11.   As per claim 11, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 1, and further teaches:

    --the benefits calculation engine comprises means for accessing a benefit code

applicable to each reimbursement product (see: column 2, lines 30-56).

12.   As per claim 12, Peterson et al. teaches an automated system for managing

insurance information and processing insurance claims, the automated system residing

on a host server and comprising:

--a network interface for communicating with a client over a network (Fig. 2, ele.

32)(see: column 7, lines 44-56);

--a user interface for allowing manual data entry (Fig. 2, ele. 30)(see: column 8,

lines 26-38);

--a database for storing insurance data entering the system through the network

interface and the user interface (Fig. 2, ele. 28; Fig. 4, ele. 28 and 50; and Fig. 10, ele.

236 and 240); and

--processing tools for processing the insurance data, the processing tools

comprising (see: abstract),

--   customer service tools including claim display means for displaying claim

data, data maintenance means (see: column 4, lines 6-20), correspondence tools

for generating letters (see: column 10, lines 17-20), and tracking means for

tracking policyholders and claimants (see: column 4, line 65 through column 5,

line 14);

--   claim adjudication tools including means for tracking claimant data, means

for tracking plans of care, means for tracking historical data by claim, and means

for tracking final adjudication data (see: column 4, lines 21-65; and column 17,

lines 1-15);

--   a benefits calculation engine for automatically calculating benefits payable

(Fig. 1, ele. 20)(see: column 6, lines 48-63);

--   benefit payment processing tools including means for minimizing key

entry, means for automating reimbursement claims, and means for calculating

interest amounts (see: column 1, lines 8-15; column 4, lines 60-65; and column

10, lines 7-16);

--   expense payment processing and adjustment tools including means for

processing reimbursement vendor bills, means for reconciling vendor bills with

services performed (Fig. 1 and 4)(see: column 8, lines 55-59; column 8, line 65

through column 9, line 35; and column 9, line 62 through column 10, line 16),

means for applying payments by claim to benefit and expense accounts (see:

column 2, lines 1-14), means for producing expense reports (see: column 14,

lines 26-45), and means for allowing changes to payments (see: column 4, lines

21-58);

--   claim reporting tools for performing financial reporting, valuation, statistical

analysis, partnership reporting, and experience analysis (see: column 9, lines 30-

45; and column 12, lines 1-7); and

However, Peterson et al. fails to specifically point out financial reporting,

valuation, statistical analysis, partnership reporting, but Shoen et al. teaches

financial reporting (see: Shoen et al., paragraph 258), valuation (see: Shoen et

al., paragraph 169), statistical analysis (see: Shoen et al., paragraph 27), and

partnership reporting (see: Shoen et al., paragraph 258). It would have been

obvious to one of ordinary skill in the art at the time the invention was made to

combine the teachings of Peterson et al. and Schoen et al. with the rationale of

providing the proper financial means to implement an insurance policy and to

allow "insurers...to customize reports based upon different combinations of

plans" (see: Schoen et al., paragraph 258).

Peterson et al. further teaches:

--   claim management and plan loading tools including means for instructing

the system in order to properly operate the benefits calculation engine, the claim

management and plan loading tools including means for identifying a plan, its

coverages, and coverage limits (see: column 4, lines 6-10; and column 8, lines 1-

16 and lines 48-64).

13.   As per claim 13, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 12, and further teaches:

--the processing engine includes means for limiting benefit payments to a

coverage maximum (see: column 7, lines 31-43).

14.   As per claim 14, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 12, and further teaches:

--the benefits calculation engine accesses a benefit code for each product to

determine an appropriate formula (see: column 2, lines 30-56).

15.   As per claim 15, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 12, but fails to specifically point out:

--the benefits calculation engine includes formulas having calculation steps and traffic regulating steps.

However, Shoen et al. teaches formulas having calculation steps and traffic regulating steps (see: paragraph 254-255 and 308).

16.   As per claim 17, Peterson et al. teaches the invention substantially as claimed, see discussion of claim 15, but fails to teach:

--the traffic regulating step comprises four parameters including a true/false condition; a next step; a default condition; and an SQL expression.

However, Shoen et al. teaches true/false condition (see: paragraphs 254 and 255); a next step (see: paragraphs 254 and 255); a default condition (see: paragraphs 254 and 255); and an SQL expression (see: paragraphs 175 and 360).

17.   As per claim 18, Peterson et al. teaches the invention substantially as claimed, see discussion of claim 12, and further teaches:

--the customer service tools further comprise means for setting up new customer claims (Fig. 2, ele. 30)(see: column 6, lines 15-20; and column 9, lines 18-25).

18.   As per claim 19, Peterson et al. teaches the invention substantially as claimed, see discussion of claim 12, and further teaches:

--the benefit payment processing tools further comprise means for making payments to insured, beneficiaries, vendors, and others (Fig. 1 and 4)(see: column 2, lines 1-14; column 8, lines 55-59; column 8, line 65 through column 9, line 16; column 9, lines 17-35; and column 9, line 62 through column 10, line 16).

19.   As per claim 20, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 12, and further teaches:

        --the claim management and plan loading tools further comprise means for

receiving instructions from a user for calculating benefits (Fig. 1, ele. 20)(see: column 6,

lines 48-63).

20.   As per claim 21, Peterson et al. teaches a method for reducing the manual effort

involved in insurance claims payment, benefits calculation, and vendor bill calculation,

the method comprising using an automated system for performing the steps of:

        --capturing disablement information (see: column 8, lines 50-60) for adjudication,

claims management, and pricing (see: column 3, line 65 through column 4, line 6; and

column 9, lines 46-50);

        --performing automated benefits calculation for existing plans with a benefits

calculation engine (see: column 4, lines 58-65);

        --providing means for loading future plan calculations and eligibility (see: column

16, lines 25-37);

         --performing statutory and internal reporting and feeds; and

        However, Peterson et al. does not specifically teach future plan calculations and

performing statutory and internal reports and feeds. Schoen et al. teaches a system "to

enable disability issuing insurance carriers....to perform data processing, calculation of

coverage and or benefits, premium, and/or other consideration, record keeping and

other requisite functions attendant to offering and administering group or individual

disability insurance" (see: Schoen et al., paragraph 39); furthermore, it is possible to

"set up multiple plans based upon different participation criteria" and the "system must

be capable to tracking each plan separately yet combine them for various purposes"

(see: Schoen et al., paragraph 258). It would have been obvious to one of ordinary skill

in the art at the time the invention was made to combine the teachings of Peterson et al.

and Schoen et al. with the rationale of providing the proper financial means to

implement an insurance policy and to allow "insurers…to customize reports based upon

different combinations of plans" (see: Schoen et al., paragraph 258).

Furthermore, Peterson et al. teaches:

--downloading policyholder information to set up and administer claims (see:

column 4, lines 6-20).

21.   As per claim 22, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 21, and further teaches:

--the step of paying a benefit amount calculated by the benefits calculations

engine using benefit payment processing tools (see: column 1, lines 8-15; column 4,

lines 60-65; and column 10, lines 7-16).

22.   As per claim 23, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 22, and further teaches:

--the step of providing means for loading future plan calculations and eligibility

comprises receiving updated calculation information with claim management and plan

loading tools (see: column 7, lines 18-44; and column 8, lines 55-64).

23.   As per claim 24, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 23, and further teaches:

--the step of capturing disablement information comprises using customer service tools for collecting data (Fig. 2, ele. 32)(see: column 2, lines 1-4; column 3 line 66 through column 4, line 5; column 6, lines 64-66; column 7, lines 44-56; column 14, lines 16-31; and column 8, lines 50-60).

24.   As per claim 25, Peterson et al. teaches the invention substantially as claimed, see discussion of claim 21, and further teaches:

--the step of tracking financial adjudication data using claim adjudication tools (Fig. 4, ele. 48)(see: column 9, lines 46-50).

25.   As per claim 26, Peterson et al. teaches the invention substantially as claimed, see discussion of claim 21, and further teaches:

--using expense payment and adjustment tools for processing reimbursement vendor bills, separating benefits from expenses, and remitting fees for multiple transactions in a single transaction (Fig. 1 and 4)(see: column 8, lines 55-59; column 8, line 65-column 9, line 16; column 9, lines 17-35; and column 9, line 62 through column 10, line 16).

Note that Peterson represents the benefits and expense/payment modules separately in the drawings, and that the adjudication and banking functions read on the accounting aspects of applicant's invention including: reimbursement of bills, separating accounting functions, and reimbursement of multiple transactions via a single payment, all of which is old and well known in the art at the time the invention was made.

26.   As per claim 28, Peterson et al. teaches the invention substantially as claimed, see discussion of claim 21, and further teaches:

--the step of accessing a benefit code in order to select an appropriate reimbursement formula (see: column 2, lines 30-56).

27.   As per claim 29, Peterson et al. teaches the invention substantially as claimed, see discussion of claim 28, but does not specifically teach:

--the step of using formula having calculation steps and traffic regulating steps in order to calculate benefits.

However, Shoen et al. teaches formulas having calculation steps and traffic regulating steps (see: paragraph 254-255 and 308).

28.   Claims 8, 10, 16, 27, and 30-36 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent 6,343,271 to Peterson et al. in view of U.S. Patent Application Publication 2003/0167220 to Schoen et al. and further in view of Official Notice.

29.   As per claim 8, Peterson et al. teaches the invention substantially as claimed, see discussion of claim 6, and further teaches:

--the expense payment and adjustment tools further comprise means for handling voided checks and returned checks and means for allowing benefit payments to be canceled and associated checks to be voided (see: column 10, lines 36-42; column 15, lines 36-40; and column 17, lines 5-10).

Peterson et al. does not specifically teach canceling benefit payments, but doing so is unnecessary because it is inherent to disability insurance. For example, benefits are canceled once the injured party is able to return to work or once a benefits cap is reached.

Peterson et al. does not teach voiding checks for undue payment; however, the examiner takes Official Notice that voiding a check for a canceled payment is common, old, and well known in the art at the time the invention was made. It would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Peterson et al. and the examiner's Official Notice with the rationale of providing cost savings to the benefits provider.

30.   As per claim 10, Peterson et al. teaches the invention substantially as claimed, see discussion of claim 1, and further teaches:

--the benefits calculation engine comprises means for limiting benefit payments to coverage maximums (see: column 7, lines 31-43) and for calculating an elimination period in days and a deductible in dollars (see: column 8, lines 50-60).

Peterson et al. does not specifically teach calculating an elimination period in days and a deductible in dollars, but the examiner takes Official Notice that these elements were old and well known in the art at the time the invention was made. For example, in one plan, a male accountant who purchases a monthly benefit of $4250 to age 65 will pay $4036 annually for a policy with a 30-day elimination period and a $500 deductible. It would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Peterson et al., Shoen et al., and the examiner's Official Notice with the rationale of providing the proper financial means to implement a disablement insurance policy.

31.   As per claim 16, Peterson et al. teaches the invention substantially as claimed, see discussion of claim 15, and further teaches:

--the calculation steps comprise a total dollars step; a maximum step (see: column 7, lines 31-43); and an elimination period step.

Peterson et al. does not specifically teach calculating a total step and an elimination period step, but the examiner takes Official Notice that these steps were old and well known in the art at the time the invention was made. For example, in one plan, a male accountant who purchases a monthly benefit of $4250 to age 65 will pay $4036 annually for a policy with a 30-day elimination period. It would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Peterson et al., Shoen et al., and the examiner's Official Notice with the rationale of providing the proper financial means to implement a disablement insurance policy.

32.   As per claim 27, Peterson et al. teaches the invention substantially as claimed, see discussion of claim 21, and further teaches:

--the step of performing automated benefits calculation comprises limiting benefit payments to coverage maximums (see: column 7, lines 31-43) and calculating an elimination period and a deductible (see: column 8, lines 50-60).

Peterson et al. does not specifically teach calculating an elimination period and a deductible, and the examiner takes Official Notice that these elements were old and well known in the art at the time the invention was made. For example, in one plan, a male accountant who purchases a monthly benefit of $4250 to age 65 will pay $4036 annually for a policy with a 30-day elimination period and a $500 deductible. It would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Peterson et al., Shoen et al., and the examiner's Official

Notice with the rationale of providing the proper financial means to implement a disablement insurance policy.

33.   As per claim 30, Peterson et al. teaches a method for automatically processing a request for insurance benefits, the method comprising:

--receiving a benefit request (see: column 2, lines 40-51);

--accessing captured disablement information to determine an appropriate benefit (see: column 4, lines 21-65);

--searching for a formula that corresponds to the appropriate benefit, each formula including at least one calculation step selected from a total dollars step that generates an amount for indemnity benefits, a MAX step that limits an amount payable to a maximum (see: column 7, lines 31-43), an EP step that requires an elimination period to be met prior to payment (see: column 8, lines 50-60), and a PCT step that pays a fixed percentage of remaining funds (see: column 8, lines 50-60);

Peterson et al. does not specifically teach calculating an elimination period or a fixed percentage of remaining funds, but the examiner takes Official Notice that these elements were old and well known in the art at the time the invention was made. For example, in one plan, a male accountant purchases a monthly benefit of 80% of his monthly income prior to disability to age 65 with a 30-day elimination period and a $1,000,000.00 cap. It would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Peterson et al., Shoen et al., and the examiner's Official Notice with the rationale of providing the proper financial means to implement a disablement insurance policy.

Peterson et al. further teaches:

--modifying an existing formula to correspond to an appropriate benefit if the

appropriate benefit has no corresponding formula (see: column 4, lines 6-58); and

--using the corresponding formula to calculate a benefit (Fig. 6, ele. 92)(see:

column 12, lines 50-54).

Peterson et al. does not specifically teach the formulas and calculating benefits;

however, Schoen et al. teaches a system "to enable disability issuing insurance

carriers....to perform data processing, calculation of coverage and or benefits, premium,

and/or other consideration, record keeping and other requisite functions attendant to

offering and administering group or individual disability insurance" (see: Schoen et al.,

paragraph 39); furthermore, it is possible to "set up multiple plans based upon different

participation criteria" and the "system must be capable to tracking each plan separately

yet combine them for various purposes" (see: Schoen et al., paragraph 258). It would

have been obvious to one of ordinary skill in the art at the time the invention was made

to combine the teachings of Peterson et al. and Schoen et al. with the rationale of

providing the proper financial means to implement an insurance policy and to allow

"insurers...to customize reports based upon different combinations of plans" (see:

Schoen et al., paragraph 258).

34.   As per claim 31, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 30, and further teaches:

--the step of accessing captured disablement information includes accessing

claimant services information, assessment data, plans of care, care management costs,

losses by activities of daily living (see: column 4, lines 6-54), and eligible facilities (see: column 8, lines 26-64).

35.   As per claim 32, Peterson et al. teaches the invention substantially as claimed, see discussion of claim 30, but fails to teach:

--the step of searching for a formula further includes searching for a formula having a traffic regulating step, each traffic regulating step having four parameters including a condition, a next step, a default step, and on SQL expression.

However, Shoen et al. teaches formulas having calculation steps and traffic regulating steps (see: paragraph 254-255 and 308), parameters including; condition (see: paragraphs 254-255) a next step (see: paragraphs 254 and 255); a default step (see: paragraphs 254 and 255); and an SQL expression (see: paragraphs 175 and 360).

36.   As per claim 33, Peterson et al. teaches the invention substantially as claimed, see discussion of claim 30, and further teaches:

--the step of paying the calculated benefit using benefit payment processing tools (see: column 1, lines 8-15; column 4, lines 60-65; and column 10, lines 7-16).

37.   As per claim 34, Peterson et al. teaches the invention substantially as claimed, see discussion of claim 30, but fails to specifically point out:

--the step of performing financial reporting with claim reporting tools.

However, Shoen et al. teaches financial reporting (see: Shoen et al., paragraph 258).

38.   As per claim 35, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 30, and further teaches:

        --the step of tracking financial adjudication data using claim adjudication tools

(Fig. 4, ele. 48)(see: column 9, lines 46-50).

39.   As per claim 36, Peterson et al. teaches the invention substantially as claimed,

see discussion of claim 30, and further teaches:

        --the step of capturing disablement information using customer service tools (Fig.

2, ele. 32)(see: column 2, lines 1-4; column 3 line 66 through column 4, line 5; column

6, lines 64-66; column 7, lines 44-56; column 14, lines 16-31; and column 8, lines 50-

60).

Conclusion

40.   Any inquiry concerning this communication or earlier communications from the

examiner should be directed to ROBERT SOREY whose telephone number is

(571)270-3606. The examiner can normally be reached on Monday through Friday

7:30AM to 5:00PM (EST).

41.   If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Charles Kyle can be reached on (571) 272-6746. The fax phone number for

the organization where this application or proceeding is assigned is 571-273-8300.

42.   Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a

USPTO Customer Service Representative or access to the automated information

system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Robert Sorey/
Examiner, Art Unit 4194
31 March 2008

/Charles R. Kyle/
Supervisory Patent Examiner, Art Unit 4194